



Energy Technologies\* Opportunity Zone Investing\* Private Lending

RE: Steve Hoshimi Background

To whom it may concern:

In the age of information and “googling”, I wanted to address up front some of the items that you will find should you do an online search of my name.

At the core of these issues was a conflict that I had with my broker-dealer around the time of the 2008/2009 financial crisis while I was practicing as a licensed financial advisor. Like all conflicts, there were multiple sides to the story, mistakes made, and lessons learned. Upon request, I will be happy to address all questions and provide additional documentation, including legal review, professional references, etc.

While this issue neither has nor will impact the continuing success of Pacific Capital Consulting or any related ventures, I wanted to address it up front and provide full transparency to all parties involved.

Thank you for your time and consideration.

Steve Hoshimi  
President  
Pacific Capital Consulting